

CHAPTER 13 PLAN

CLIENT NAME(s) Elizabeth P. Hanson

Date 1/13/17

ELIZABETH P. HANSON

Date _____

Outstanding tax liabilities	IRS \$1136 NY TAX 475	1611
Mortgage arrears		≈ 52,000. Till Present Value 4257
Motor Vehicle #1		Till Present Value —
Motor Vehicle #2		Till Present Value —
Other secured debt		Till Present Value
General unsecured debt		
Total unsecured debt \$	4074	4074
Paid 100 % on the dollar		
% co-signed debt		
% student loan (non-dischargeable)		
Balance of legal fees for Chapter 13		1875
Chapter 13 Trustee Commission		6381
Total paid through plan		70,198.
Monthly Payment 1250	Months in plan ≈ 56	
<input type="checkbox"/> DEBTOR(S) WILL PAY TRUSTEE DIRECTLY (NOT THROUGH EMPLOYER), BUT HEREBY REQUEST A WAGE ORDER IF 3 OR MORE PAYMENTS TO THE TRUSTEE ARE MISSED. <input type="checkbox"/> DEBTOR(S) REQUEST A WAGE ORDER TO BEGIN IMMEDIATELY <input checked="" type="checkbox"/> DEBTOR(S) WILL PAY TRUSTEE DIRECTLY (WITHOUT A WAGE ORDER AT ANY TIME)		

United States Bankruptcy court
Western District of New York

Chapter 13

In re _____

CHAPTER 13 PLAN

1. Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee in the manner indicated on the prior page.

Total of plan payments: \$ 68,427

2. Plan Length: This plan is estimated to be for the number of months set forth on said prior page.
3. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.

- a. Unless the debtor surrenders the property securing an allowed secured claim, the holder of such claim shall retain the lien securing such claim until the earlier of: (1) the payment of the underlying debt determined under non-bankruptcy law; or (2) discharge under Section 1328. Additionally, if this bankruptcy case is dismissed or converted without completion of the plan, such lien shall also be retained by such holder to the extent recognized by applicable non-bankruptcy law.
- b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.
- c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.

4. From the payments received under the plan, the trustee shall make disbursements as follows:

- a. Administrative Expenses
- (1) Trustee's Fee: 10.00%
- (2) Attorney's Fee (unpaid portion): \$ 1875. To be paid through plan in monthly payments at the rate of \$125.00 per month.
- (3) Filing Fee (unpaid portion): None
- b. Priority Claims under 11 U.S.C. § 507 (if applicable)
- ☐ None

Name	Amount of Claim	Interest Rate (if specified)
IRS	1136	—
NY TAX	475	—

c. Secured Claims

(1) Secured Debts Which Will Not Extend Beyond the Length of the Plan (if applicable)

☒ None

Name	Proposed Amount of Allowed Secured Claim

(4) Secured Debts Which Will Extend Beyond the Length of the Plan (if applicable)

☐ None

Name	Amount of Claim
CARRINGTON MTS SERV	≈ 128,000.

f. Unsecured Claims (if applicable)

(1) Special Nonpriority Unsecured: Debts which are co-signed or are non-dischargeable shall be paid in full (100%).

☐ None

Name	Amount of Claim	Interest Rate (if specified)
(SEE ITEM 4b RE TAX)	—	—

(2) General Nonpriority Unsecured: Other unsecured debts shall be paid 100 cents on the dollar and paid pro rata, with no interest if the creditor has no Co-obligors, provided that where the amount or balance of any unsecured claim is less than \$10.00 it may be paid in full.

5. The Debtor proposes to cure defaults to the following creditors by means of monthly payments by the trustee (if applicable):

☐ Not Applicable

Creditor	Amount of Default to be Cured	Interest Rate (If specified)
CARRINGTON MTS SERV.	≈ 52,000	TILL

6. The Debtor shall make regular payments directly to the following creditors (if applicable):

☐ Not Applicable

Name	Amount of Claim
CARRINGTON MTG SERV	= 52,000.

7. The following unexpired lease of the debtor is/are assumed:

☐ Not Applicable

Other Party	Description of Lease
STEPHEN R. HANSON	RENTAL BY SON OF 275 SIEGRIED DR. WILLIAMSVILLE, NY

8. The following executory contract or lease of the debtor are rejected (if applicable):

☒ Not Applicable

Other Party	Description of Contract or Lease

9. Property to Be Surrendered to Secured Creditor (if applicable):

☒ Not Applicable

Name	Amount of Claim	Description of Property

10. Title to the Debtor's property shall revert in debtor on confirmation of a plan.

11. As used herein, the term "Debtor" shall include both debtors in a joint case.

12. Other Provisions:

Date X 1/13/12

Signature X Elizabeth P. Hanson
Debtor(s)

Date _____

Signature _____
Joint Debtor, if any